

State of Washington
Office of the Insurance Commissioner
2001 Washington Market Share and Loss Ratio
Line of Business: Fire

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Cod	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	WA	\$8,684	10.16%	\$8,716	\$5,382	61.74%
2	Affiliated FM Ins Co	10014	RI	\$6,114	7.15%	\$5,206	\$934	17.95%
3	Factory Mut Ins Co	21482	RI	\$5,345	6.26%	\$5,400	\$964	17.85%
4	American Security Ins Co	42978	DE	\$4,576	5.35%	\$3,809	\$918	24.11%
5	Allianz Ins Co	35300	CA	\$4,182	4.89%	\$3,967	\$8,505	214.42%
6	American Guarantee & Liability Ins	26247	NY	\$3,481	4.07%	\$2,939	\$125	4.24%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$2,580	3.02%	\$2,478	\$1,941	78.32%
8	United States Fire Ins Co	21113	NY	\$2,384	2.79%	\$766	(\$100)	(13.12)%
9	Allstate Ins Co	19232	IL	\$2,254	2.64%	\$2,205	\$1,815	82.29%
10	American States Ins Co	19704	IN	\$2,250	2.63%	\$1,970	\$1,595	80.96%
11	North Pacific Ins Co	23892	OR	\$2,150	2.52%	\$2,213	\$1,293	58.41%
12	Unigard Ins Co	25747	WA	\$1,982	2.32%	\$1,816	\$1,147	63.14%
13	Lumbermens Underwriting Alliance	23108	MO	\$1,954	2.29%	\$1,123	\$355	31.65%
14	Hartford Fire In Co	19682	CT	\$1,901	2.22%	\$1,493	\$259	17.38%
15	Zurich American Ins Co	16535	NY	\$1,882	2.20%	\$1,886	\$2,021	107.14%
16	Westchester Fire Ins Co	21121	NY	\$1,772	2.07%	\$1,759	\$4,694	266.89%
17	Travelers Ind Co Of IL	25674	IL	\$1,766	2.07%	\$1,539	\$538	34.94%
18	Pemco Mut Ins Co	24341	WA	\$1,649	1.93%	\$1,614	\$1,293	80.12%
19	National Cas Co	11991	WI	\$1,331	1.56%	\$1,312	\$847	64.59%
20	Grange Ins Assn	22101	WA	\$1,064	1.25%	\$1,076	\$740	68.82%
21	United Services Auto Assoc	25941	TX	\$1,063	1.24%	\$1,052	\$463	44.00%
22	St Paul Fire & Marine Ins Co	24767	MN	\$885	1.04%	\$727	\$616	84.74%
23	Balboa Ins Co	24813	CA	\$881	1.03%	\$815	\$261	32.04%
24	Travelers Ind Co	25658	CT	\$821	0.96%	\$781	\$9,890	1266.64%
25	Greenwich Ins Co	22322	CA	\$812	0.95%	\$719	\$1,242	172.71%
26	Universal Underwriters Ins Co	41181	KS	\$798	0.93%	\$824	\$1,657	201.13%
27	Royal Ind Co	24678	DE	\$776	0.91%	\$676	\$56	8.21%
28	Western Natl Assur Co	24465	WA	\$747	0.87%	\$729	\$63	8.58%
29	Westport Ins Corp	34207	MO	\$735	0.86%	\$927	(\$315)	(34.01)%
30	Oregon Mut Ins Co	14907	OR	\$735	0.86%	\$685	\$529	77.25%
31	Trinity Universal Ins Co Of KS	15954	KS	\$730	0.85%	\$719	\$54	7.46%
32	Ace American Ins Co	22667	PA	\$693	0.81%	\$852	\$366	43.00%
33	Employers Ins Of Wausau	21458	WI	\$689	0.81%	\$643	\$13	2.04%
34	Fidelity & Deposit Co Of MD	39306	MD	\$676	0.79%	\$538	\$252	46.82%
35	St Paul Mercury Ins Co	24791	MN	\$638	0.75%	\$758	\$605	79.82%
36	Glens Falls Ins Co	34622	DE	\$566	0.66%	\$322	\$291	90.21%
37	American Economy Ins Co	19690	IN	\$554	0.65%	\$572	\$41	7.16%
38	American Modern Home Ins Co	23469	OH	\$553	0.65%	\$537	\$167	31.08%
39	Security Natl Ins Co	19879	TX	\$436	0.51%	\$248	\$18	7.21%
40	Nationwide Mut Ins Co	23787	OH	\$418	0.49%	\$331	\$56	16.99%
All 188 Other Companies				\$12,019	14.07%	\$12,078	\$13,300	110.12%
Totals (Loss Ratio is average)				\$85,523	100.00%	\$78,819	\$64,889	82.33%

(1)Excluding all Loss Adjustment Expenses (LAE)